

<b>4/10/2007</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <b>( Not for submission under 37 CFR 1.99)</b>	Application Number		10025897
	Filing Date		2001-12-26
	First Named Inventor	Kight, et al.	
	Art Unit	3691	
	Examiner Name	Kelly Scaggs Campen	
	Attorney Docket Number	23952-0039	

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/KC/	1	3761682		1973-09-25	Barnes, et al.	
	2	3833885		1974-09-03	Gentile, et al.	
	3	3876864		1975-04-08	Clark, et al.	
	4	3949364		1976-04-06	Clark, et al.	
	5	4270042		1981-05-26	Case	
	6	4321672		1982-03-23	Braun, et al.	
	7	4642767		1987-02-10	Lerner	
/KC/	8	4758714		1988-07-19	Carlson, et al.	

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/KC/	9	4791561		1988-12- <del>19</del>	Huber	
	10	4823264		1989-04- <del>18</del>	Deming	
	11	4926325		1990-05- <del>15</del>	Benton, et al.	
	12	4929818		1990-05- <del>20</del>	Bradbury, et al.	
	13	4948174		1990-08- <del>14</del>	Thomson, et al.	
	14	4960981		1990-10- <del>02</del>	Benton, et al.	
	15	4961139		1990-10- <del>02</del>	Hong, et al.	
	16	5007084		1991-04- <del>09</del>	Materna, et al.	
	17	5093787		1992-03- <del>09</del>	Simmons	
	18	5097115		1992-03- <del>17</del>	Ogasawara, et al.	
/KC/	19	5111395		1992-05- <del>05</del>	Smith, et al.	

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/KC/	20	5237159		1993-08- <del>17</del>	Stephens, et al.	
	21	5283829		1994-02- <del>01</del>	Anderson	
	22	5303149		1994-04- <del>12</del>	Janigian	
	23	5326959		1994-07- <del>06</del>	Perazza	
	24	5336870		1994-08- <del>09</del>	Hughes, et al.	
	25	5420405		1995-05- <del>30</del>	Chasek	
	26	5465206		1995-11- <del>07</del>	Hilt, et al.	
	27	5504677		1996-04- <del>02</del>	Pollin	
	28	5652786		1997-07- <del>29</del>	Rogers	
	29	5677955		1997-10- <del>14</del>	Doggett, et al.	
/KC/	30	5699528		1997-12- <del>16</del>	Hogan	

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/KC/	31	5710889		1998-01-29	Clark, et al.	
	32	5727249		1998-03-10	Pollin	
	33	5794221		1998-08-11	Egendorf	
	34	5884288		1999-03-16	Chang, et al.	
	35	5920847		1999-07-06	Kolling, et al.	
	36	5920848		1999-07-06	Schutzer, et al.	
	37	5956700		1999-09-21	Landry	
	38	5966698		1999-10-12	Pollin	
	39	5974146		1999-10-26	Randle, et al.	
	40	5978780		1999-11-02	Watson	
/KC/	41	6029150		2000-02-22	Kravitz	

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/KC/	42	6032133	02/	<del>2000-02-29</del>	Hilt, et al.	
	43	6044362	03/	<del>2000-03-28</del>	Neely	
	44	6098053	08/	<del>2000-08-01</del>	Slater	
	45	6188994	02/	<del>2001-02-13</del>	Egendorf	
	46	6311170	10/	<del>2001-10-30</del>	Embrey	
/KC/	47	6317745	11/	<del>2001-11-13</del>	Thomas, et al.	

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/KC/	1	20010037295		<del>2001-11-01</del> 11/2001	Olsen	

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/KC/	1	91/09370	WO		1999-06-27	Online Resources & Communications Corporation		<input type="checkbox"/>
/KC/	2	401195573	JP	A	1989-08-07	Decentralized Processors for Transfer in Organ		<input type="checkbox"/>

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/KC/	1	Supplemental Information Disclosure Statement including declaration by Mark Johnson.	<input type="checkbox"/>
	2	Merriam-Webster's Collegiate Dictionary, 10th edition; page 293, word, "database" (1962); and page 929, word, "processing" (1532).	<input type="checkbox"/>
	3	WHITE, et al.; "4-in-1 Accounting: The Basics from Real-World," PC Magazine, Vol. 4, No. 20, p. 167-168, extracted on Internet from Dialog file 47, Accession #02746427 on 12/19/2003.	<input type="checkbox"/>
	4	STREETER, Bill, "The Future is Here and It's on TV," ABA Banking Journal, November 1980, extracted from Internet from Corporate business source database on 1/28/2003.	<input type="checkbox"/>
	5	BLATTBERG, Robert C., DEIGHTON, John, "Interactive Marketing: Exploiting the Age of Addressability," Sloan Management Review, Vol. 13, No. 1, Fall 1991, p 5-14.	<input type="checkbox"/>
	6	Press Release, "Federal Reserve System Docket No. R-0643 Regulation CC CFR Part 2 29 Availability of Funds and Collection of Checks; American Banker (pre-1997 Fulltext); New York; N.Y. October 27, 1988; Vol. 153, Issue. 211; extracted on Internet on 2/2/2005	<input type="checkbox"/>
/KC/	7	Paschal, Jan; "New Edition of Rand McNally Bankers Directory Available"; Journal Record; Oklahoma City; Fe. 11, 1987, extracted on the Internet from http://proquest.umi.com on 01/27/2003.	<input type="checkbox"/>

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/KC/	8	Huiyong et al., "Harcourt Brace Considers Sale of Some Assets----Chief Says Firm Discussing Potential Transactions; Thomson May Play Role", Wall Street Journal; New York; Apr. 26, 1990, extracted on the Internet from <a href="http://proquest.umi.com">http://proquest.umi.com</a> on 1/27/2003.	<input type="checkbox"/>
	9	Tripp, Julie, "How to Lend Uncle Sam Your Money" PAGE: B1, The Oregonian; Portland, OR; Oct. 28, 1990), extracted from <a href="http://proquest.umi.com">http://proquest.umi.com</a> 07/16/2002.	<input type="checkbox"/>
	10	Excerpts "Routing Symbol and Transit Number", page 109, Chapter 6-The Payment Function by Francis et al., published by American Bankers Association in 1998, 1997, 1996, 1995, and 1994.	<input type="checkbox"/>
	11	"Official Routing Number Registrar – Routing Number Policy formulated jointly by American Bankers Association and the Federal Reserve System in 1976, pages 1-22.	<input type="checkbox"/>
	12	"ABA Routing numbers", copy of web pages from <a href="http://www.aba.com">www.aba.com</a> .	<input type="checkbox"/>
	13	GULLO, Karen, "Reistad Continues Quest for the 'Checkless Society' Series: 8," American Banker; New York, NY, July 16, 1991, Vol. 156, Issue 135.	<input type="checkbox"/>
	14	Anonymous, "Is Video Banking Poised to Take Off (Again)?", CTS Accounting Software Survey; June 1990, Vol. 20, Issue 1.	<input type="checkbox"/>
	15	TYSON, David O., "Princeton Telecom Addresses Problems of On-Line Bill Payment," American Baker; New York, NY, August 9, 1989.	<input type="checkbox"/>
	16	Unknown, Excerpt from The Bankers Magazine, July-August 1985 p. 54-55.	<input type="checkbox"/>
	17	Press Release, "Banks, Credit Unions Join Utilities to Expand Bill Payment Plan; [Sunrise Edition] Omaha World-Herald; Omaha, Nebraska, August 30, 1989, p. 19.	<input type="checkbox"/>
/KC/	18	HOWARD, Bill, "The Best of 1989," PC Magazine, January 16, 1990 (excerpt).	<input type="checkbox"/>

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/KC/	19	DUNKIN, Amy, "Personal Business: Software Have a PC? Now, You Can Chuck Your Checkbook," Business Week, September 3, 1990.	<input type="checkbox"/>
	20	CHURBUCK, David C., "Let your Fingers do the Banking," Forbes, August 19, 1991.	<input type="checkbox"/>
	21	SHIPLEY, Chris, "CheckFree's Payment System," PC Computing, August 1, 1991.	<input type="checkbox"/>
	22	SHIPLEY, Chris, "Electronic Bill Paying Just Got a Lot Easier," PC Computing, May 1, 1991.	<input type="checkbox"/>
	23	MAGID, Lawrence, "How to Put PC to Work Paying Bills," Los Angeles Times, July 25, 1991.	<input type="checkbox"/>
	24	Advertisement "As seen in PC Computing" with purchase order form (1989- Reprinted from PC Magazine, November 14, 1989).	<input type="checkbox"/>
	25	ELIASON, A.L., Online Business Computer Applications: 2nd Edition Science Research Associates, 1987 HF5542.2E427, pp. 18-19 and 69-71.	<input type="checkbox"/>
/KC/	26	KIGHT, PATRICIA, "Declaration Under 37 CFR 1.132, February 6, 2007.	<input type="checkbox"/>

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**EXAMINER SIGNATURE**

Examiner Signature	/Kelly Campen/	Date Considered	10/15/2007
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Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

- ☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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- ☐ See attached certification statement.
- ☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
- ☒ None

**SIGNATURE**

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Rhett S. White/	Date (YYYY-MM-DD)	2007-04-10
Name/Print	Rhett S. White	Registration Number	59158

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